

I/We claim:

1. A system for providing training over a network, comprising:

a. a database for holding training data, a subset of said training data being targeted data for teaching at least one specific trainee having a specific training need;

b. a server computer connected to the network and having access to the training data in the database; and

c. said system identifying trainees who connect to the system to obtain training, the identity of whom triggers the extraction of the targeted data from the database and the presentation of the targeted data by the server to train the specific trainee identified.

2. The system of Claim 1, wherein the specific training need is to avoid risk, said targeted data being selected based upon risk exposure data to provide training that will allow said specific trainee to avoid risk by applying the training.

3. The system of Claim 2, wherein the training data is dynamically retrieved and presented to the specific trainee as the specific trainee takes the training.

4. The system of Claim 3, wherein the training data dynamically retrieved and presented to the specific trainee includes at least a portion of said targeted data.

5. The system of Claim 4, wherein the training data includes at least one of text, audio, image, and video data.

6. The system of Claim 5, wherein said training data is in a plurality of discrete segments and the presentation timing of the discrete elements is at least partially under the control of the specific trainee.

7. The system of Claim 6, wherein the presentation of said training data is at least partially in response to the selection of a displayed link.

8. The system of Claim 7, wherein at least a portion of said targeted data is presented in response to the selection of a displayed link.

9. The system of Claim 7, where at least a portion of said targeted data is displayed without the selection of a displayed link.

10. The system of Claim 2, further comprising a testing system for testing trainees who take the training offered by the system.

11. The system of Claim 10, wherein said testing system utilizes questions randomly selected from a list of questions.

12. The system of Claim 11, wherein the testing criteria is 100% accuracy in answering test questions.

13. The system of Claim 12, wherein the testing conducted by said testing system includes notification to the trainee of right and wrong answers.

14. The system of Claim 13, wherein said testing system provides remedial lesson data to trainees to teach subject matter relating to a wrongly answered question.

15. The system of Claim 14, wherein said testing system includes retesting on wrongly answered questions.

16. The system of Claim 15, wherein questions posed on retesting inquire into the same subject areas of prior failed questions, but are reformatted so as not to duplicate a prior failed question.

17. The system of Claim 2, further comprising a tracking system for tracking and recording the identity of training data that has been reviewed by each specific trainee.

18. The system of Claim 17, wherein said tracking system provides an indicator to the trainee to show the content of training data that has already been reviewed by the trainee.

19. The system of Claim 18, wherein said tracking system ascertains that the trainee has successfully completed the training intended for the trainee and conveys confirmation to the trainee that they have successfully completed training.

20. The system of Claim 19, wherein the ascertainment of completion of training is conducted by a programmatic completion agent.

21. The system of Claim 17, further comprising a timer for timing the rate at which a trainee proceeds through said training data and incentivizes the trainee to review said training data at a selected pace to promote comprehension thereof.

5 22. The system of Claim 17, wherein said tracking system notifies an employer of the trainee as to the status of the trainee's review of said training data.

23. The system of Claim 2, further comprising a subscription management system, said subscription management system including an SMS database of
10 trainee data and means for searching the database of trainee data to ascertain what particular training is required for each trainee and for sending the trainees emails to incentivize them to take the training.

24. The system of Claim 23, wherein said means for searching includes a
15 programmatic enrollment agent that evaluates when a trainee should be enrolled in a particular course of training by examining information in the database about the trainee's risk group, curriculum, and previous training.

25. The system of Claim 24, wherein the enrollment agent modifies data in the SMS database tables to trigger the preparation of an email to be sent to the trainee and the modification of the trainee data so as to locate and display the
20 newly enrolled training information when the trainee logs in to the system.

26. The system of Claim 23 wherein, said SMS database further includes data about trainees, courses, course curriculums, risk groups, course customization and email content.

27. The system of Claim 23, wherein said SMS database contains a schedule for taking training and said emails are sent to promote the trainee to take the training in accordance with the schedule.

28. The system of Claim 27, wherein said emails have content stored and targeted at least one specific trainee.

29. The system of Claim 2, further comprising a programmatic email agent for sending emails to trainees.

30. The system of Claim 29, wherein the emails sent by the email agent are composed from information in an email queue and from information stored in tables of the Subscription Management System.

31. The system of Claim 30, wherein the email address is verified and the content and date of emails sent is stored in a database table.

32. The system of Claim 2, wherein the training data includes portal data for presenting a customized portal.

33. The system of Claim 32, wherein the custom portal displays portal data showing sponsorship of the training by an entity having a relationship to the specific trainee.

34. The system of Claim 33, wherein said portal data includes at least one of an employer's policies, procedures and ethics and compliance programs.

35. The system of Claim 33, wherein said custom portal provides access for the trainee to enter a next assigned course of training data in a curriculum.

5 36. The system of Claim 33, wherein said custom portal provides access for the trainee to enter optional courses of training data preselected for the trainee.

37. The system of Claim 2, wherein said training data includes a plurality of standard courses.

10 38. The system of Claim 37, wherein said training data includes at least one standard course that has been partially modified to constitute a Remora Course.

39. The system of Claim 38, wherein said training data includes custom content displayed to a specific trainee when at least one of said standard
15 courses and said Remora Course is viewed.

40. The system of Claim 2, wherein said at least one specific trainee is a plurality of trainees, a portion of whom have similar training needs and wherein this portion is grouped, such that each of the persons in this portion receive the same training data.

41. The system of Claim 2, wherein the specific training need is to avoid ethics and compliance risk, said targeted data being selected by compliance experts.

42. The system of Claim 2, further comprising a subscription management system administrator program for controlling training data that is available to a trainee, when it is available and the content of emails to be sent to the trainee.

43. A method for providing training over a network, comprising the steps of:

- a. identifying general training data for training trainees on a selected topic;
- b. considering the particular characteristics of at least one specific trainee and identifying specific training data that will reduce the risk of non-compliance of that specific trainee;
- c. storing the general training data and the specific training data in a database;
- d. providing a server computer connected to the network and having access to the database; and
- e. presenting the general training data and the specific training data to the trainee over the network.

44. The method of Claim 43, further including the step of monitoring the training activities of trainees by storing information about the trainee's completion of training material in a database.

45. The method of Claim 44, further comprising the step of communicating with the trainees to incentivize them to take training.

46. The method of Claim 45, further comprising the step of testing the trainee on their comprehension of the training data.

47. The method of Claim 46, wherein during the step of testing the trainee is asked to click on the correct button containing text of the most correct answer from a number of possible answers to a displayed question.

48. The method of Claim 47, further comprising the step of evaluating if the trainee clicked on the correct button and storing such evaluation to determine if the trainee answered all questions correctly so as to have a test score of 100% after all questions are complete.

49. The method of Claim 48, further including the step of displaying the question numbers of the questions answered incorrectly and providing remedial training data to the trainee for information the trainee has failed to comprehend as discerned by said step of testing.

50. The method of Claim 49, further comprising the step of retesting the trainee on topics previously failed by the trainee by repeating all questions not

previously answered correctly by trainee but in so doing not repeating those questions that the trainee did correctly answer previously.

51. The method of Claim 50 where the retesting step is repeated until the trainee has answered all questions correctly.

5 52. The method of Claim 51, further comprising the step of storing data in the database to indicate that the trainee has completed all sections of the material and answered all test questions correctly, noting when this occurred.

53. The method of Claim 52, further comprising the step of automatically generating an email to a recipient indicating that the trainee has completed training.
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54. The method of Claim 47, wherein the answers displayed for each question in the testing are displayed in a random order each time the testing is conducted.

55. The method of Claim 46, further including the step of providing remedial training data to the trainee for information the trainee has failed to comprehend as discerned by said step of testing.
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56. The method of Claim 55, further comprising the step of retesting the trainee on topics previously failed by the trainee.

57. The method of Claim 35, wherein the standard for testing is 100%.

58. The method of Claim 35, wherein said step of testing includes randomly selecting test questions from a list of possible questions.

59. The method of Claim 34, wherein said step of communicating includes sending emails to the trainee.

5 60. The method of Claim 44, further comprising the step of displaying a message to the trainee if they attempt to exit a section of the training course without viewing all information required for the satisfactory completion of that section.

10 61. The method of Claim 60, wherein the message displayed indicated the specific information that has not been satisfactorily completed.

62. The method of Claim 44, further comprising the step of timing the rate at which trainees view training data and comparing such rate against a previously determined minimum time value.

15 63. The method of Claim 62, further comprising the step of displaying a message to the trainee that their rate of training is less than the minimum time value and requiring the trainee to spend additional time viewing the training data before they are able to continue to the next topic.

20 64. The method of Claim 44, further comprising the step of displaying a series of indicators such as a "checkmark" to indicate to the trainee which parts of the course have been completed when the trainee signs on later.

65. The method of Claim 43, wherein said step of considering includes reviewing data related to risk exposure of the specific trainee and said step of presenting includes presenting training to avoid risk.

66. The method of Claim 65, wherein said step of presenting includes
5 dynamically retrieving and presenting general and specific training data from the database.

67. The method of Claim 66, further including the steps of developing and displaying training control options to the trainee and associating the training control options with portions of at least one of the general and specific training
10 data and wherein said step of presentation includes displaying the training control options to the trainee and providing at least one of said general and specific training data to the trainee in response to selecting a training control option.

68. The method of Claim 67, wherein said step of presentation includes
15 presenting at least one of said general and specific training data absent a selection of a training control option.

69. The method of Claim 43, further comprising the step of scheduling training for trainees.